



# EMPLOYEE BENEFITS GUIDE

Benefit plans effective January 1, 2019, through December 31, 2019

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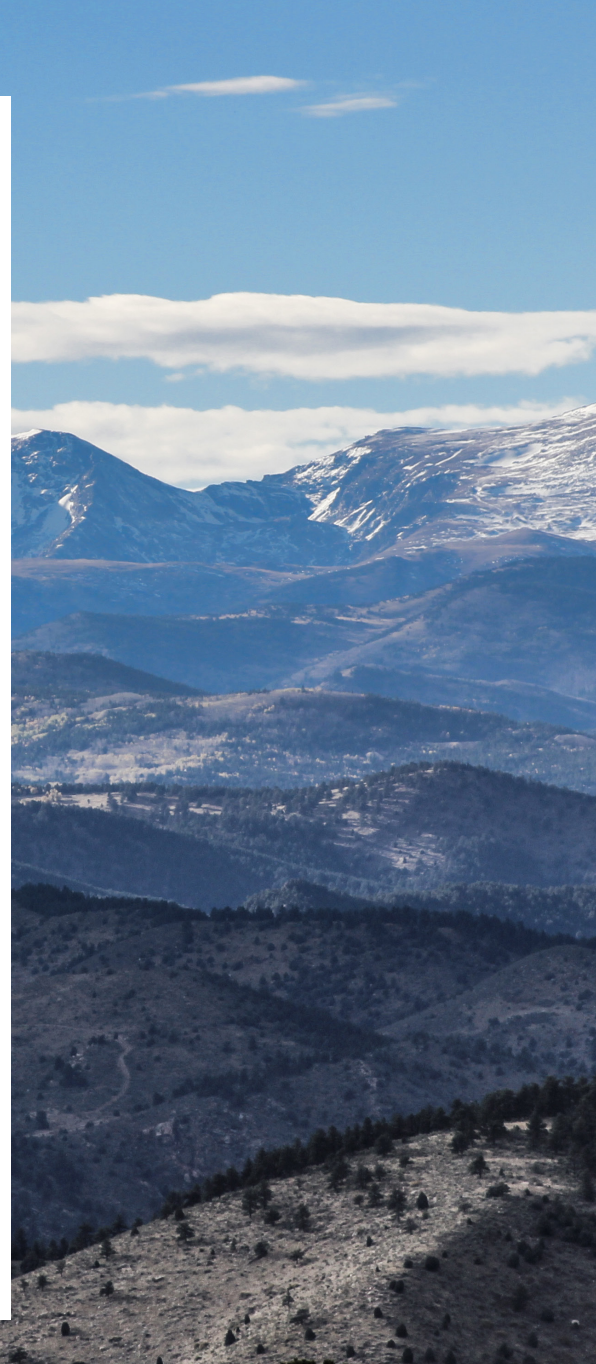
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LOOK FOR THE ICONS BELOW PLACED THROUGHOUT THIS BENEFITS GUIDE



### ACTION

Your action may be required.



### SAVE MONEY

Choices you make can have a big impact on your wallet.



### LEARN MORE ONLINE

More resources are available online. Visit the web address for details.



### DID YOU KNOW?

Information that will help you when choosing and using your benefits.

# The Jefferson County Benefits Package

As a Jefferson County employee, your job is more than just a paycheck. Each day, your work enriches the lives of our citizens and makes it possible to enjoy the natural beauty around us. To show our appreciation for all that you do, we aim to provide you with benefit options that matter the most to you.

We believe that your benefits should support both your current and future needs. That is why we are committed to offering you a variety of quality plan options. Please take the time to carefully review this benefits guide so that you can choose the best plans for you and your family.

## Benefits Eligibility

If you are hired into a benefit-eligible position, you will be eligible for coverage on the first day of the month following your date of hire (with the exception of life insurance, which begins on your date of hire).

### Many of the plans offer coverage for your eligible dependents, including:

- Your spouse, civil union partner, or domestic partner.<sup>1</sup>
- Your children up to the end of the year in which they turn 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

**Prior to enrolling your spouse or any other dependents, you will need to provide documentation of their dependent status.** Anyone found to be misrepresented as an eligible dependent will be removed immediately from coverage and all claims will be reprocessed and denied as an ineligible dependent.

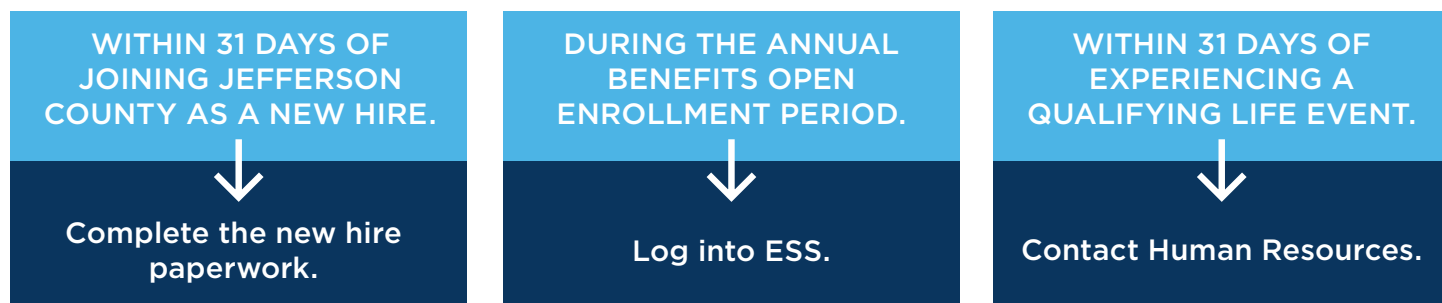


(1) Please contact Human Resources at 303-271-8404 for eligibility and taxability of benefits when enrolling a domestic partner or civil union partner. Under federal law, domestic and civil union partners do not share the same status and corresponding tax benefits as those of a legal spouse.

Note: You cannot carry an ex-spouse on the Jefferson County benefit plans, even if you have a court order that mandates that you provide spousal coverage.

## Enrollment

### You can sign up for benefits or change your benefits at the following times:




**The choices you make at this time will remain in place through December 31, 2019, unless you experience a qualifying life event, as described on page 4.** If you do not sign up for benefits during your initial eligibility period or during the annual open enrollment period, you will not be able to elect coverage until the following year.




# Changing Your Benefits During the Year


Section 125 of the internal revenue code allows you to pay for medical, dental, and vision coverage, and fund the flexible spending accounts, on a pre-tax basis. Thus, due to IRS regulations, once you make your elections for the plan year, you cannot change your benefits until the next annual open enrollment period, unless you experience a qualifying life event.





You pay premiums with pre-tax dollars, which saves you money.


## Qualifying life events include, but are not limited to:


- 


Marriage, divorce, legal separation, or dissolution of domestic partnership.
- 


Birth or addition of an eligible child to your family.
- 

Adoption or placement of an eligible child for adoption.
- 

Death of your spouse or covered child.
- 

Change in your employment status (such as a leave of absence or changing from less than 20 hours to greater than 20 hours per week, or vice versa).
- 

Change in your spouse's work status that affects his or her benefits.
- 

Your spouse's annual open enrollment period through his or her employer.
- 

Qualified Medical Child Support Order.

To request a benefits change, notify Human Resources and provide proof of your qualifying event within 31 days of the qualifying life event. **Change requests submitted after 31 days cannot be accepted.**



## Affordable Care Act Individual Mandate



You and your family members are required to have health insurance in 2019. Mandates and penalties vary by your location. Visit [www.healthcare.gov](http://www.healthcare.gov) for more information.

The Jefferson County medical plans meet all of the Affordable Care Act requirements to satisfy the individual mandate.

### Don't forget...

**Human Resources is here to help! Whether you have a claims issue or are struggling to figure out what the best source of care might be for you, don't hesitate to reach out to us. We're here when you need us!**

# Choosing a Medical Plan

When choosing a medical plan, consider the following:

## Are you willing to enroll in a medical plan that requires you to select a primary care physician (PCP)?

**YES!** Consider the **UHC Charter Plan**, **KP Deer Trail Plan**, or **KP Pine Valley Plan**.

- Your PCP will be your first point of contact when you need care, and will oversee any treatment you need. Your PCP will connect you with specialists, when needed. A **referral** from your PCP is **required** before you see another PCP or specialist.

## Do you prefer to pay more out of your paycheck, but less when you need care?

**YES!** Consider the **UHC Elk Meadow Plan** or the **KP Deer Trail Plan**.

- The **UHC Elk Meadow Plan** and **KP Deer Trail Plan** have lower deductibles and out-of-pocket maximums than the **UHC Table Mountain Plan**, **UHC Charter Plan**, and **KP Pine Valley Plan**.

## Do you prefer to pay less out of your paycheck, but more when you need care?

**YES!** Consider the **UHC Table Mountain Plan**, **UHC Charter Plan**, or the **KP Pine Valley Plan**.

### Reduce your paycheck costs!

Choose the **UHC Table Mountain Plan** instead of the **UHC Elk Meadow Plan**.

#### ANNUAL PREMIUM SAVINGS

Employee Only	\$1,165.44
Employee + Spouse	\$2,636.64
Employee + Child(ren)	\$2,373.12
Employee + Family	\$3,917.04

Choose the **UHC Charter Plan** instead of the **UHC Elk Meadow Plan**.

#### ANNUAL PREMIUM SAVINGS

Employee Only	\$1,758.00
Employee + Spouse	\$3,727.44
Employee + Child(ren)	\$3,354.72
Employee + Family	\$5,517.60

Choose the **KP Pine Valley Plan** instead of the **KP Deer Trail Plan**.

#### ANNUAL PREMIUM SAVINGS

Employee Only	\$1,352.88
Employee + Spouse	\$2,896.80
Employee + Child(ren)	\$2,607.12
Employee + Family	\$4,300.80



### Use your premium savings to fund the health care flexible spending account (FSA) for known medical expenses, including:

- Prescription drugs you take on a regular basis.
- Upcoming procedures.
- Physician offices visits for ongoing treatment.

# UnitedHealthcare Medical Insurance Plans

The coinsurance amounts listed below reflect the amount you pay after the deductible is met. Please refer to the official plan documents for out-of-network benefits and additional plan details.

Summary of Covered Benefits	Elk Meadow In Network	Table Mountain In Network	Charter <sup>1</sup> In Network ONLY
<b>Calendar Year Deductible</b> Individual/Family	\$500/\$1,000	\$750/\$1,500	\$750/\$1,500
<b>Out-of-Pocket Maximum</b> Individual/Family	Includes deductible, copays (including prescription drug copays), and coinsurance		
	\$3,000/\$6,000	\$4,250/\$8,500	\$4,250/\$8,500
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Physician Services</b>			
Primary Care Physician	\$10 copay	\$30 copay	\$30 copay
Specialist	\$30 copay	\$50 copay	\$50 copay
Urgent Care <sup>2</sup>	\$30 copay	\$50 copay	\$50 copay
Virtual Visits	\$10 copay	\$30 copay	\$30 copay
<b>Lab/X-Ray</b>			
Diagnostic Lab/X-Ray	You pay 15%	You pay 25%	You pay 25%
High-Tech Services (MRI, CT, PET)	\$100 copay + 15%	\$100 copay + 25%	\$100 copay + 25%
<b>Hospital Services</b>			
Inpatient	You pay 15% after ded.	You pay 25% after ded.	You pay 25% after ded.
Outpatient Surgery	\$250 copay + 15% after ded.	\$250 copay + 25% after ded.	\$250 copay + 25% after ded.
High-Tech Services (MRI, CT, PET)	\$250 copay + 15%	\$250 copay + 25%	\$250 copay + 25%
<b>Outpatient Alternate Facility<sup>3</sup></b>	You pay 15% after ded.	You pay 25% after ded.	You pay 25% after ded.
<b>Emergency Room</b>	\$200 copay	\$250 copay	\$250 copay
<b>Mental Health and Substance Abuse Services</b>			
Inpatient	You pay 15% after ded.	You pay 25% after ded.	You pay 25% after ded.
Outpatient	\$10 copay	\$30 copay	\$30 copay
<b>Prescription Drugs</b> (up to 31-day supply)			
Generic	\$10 copay	\$10 copay	\$10 copay
Preferred Brand	25% to \$50	25% to \$50	25% to \$50
Non-Preferred Brand	25% to \$100	25% to \$100	25% to \$100
Specialty	25% to \$250	25% to \$250	25% to \$250
Mail Order (up to 90-day supply)	2.5x retail copay	2.5x retail copay	2.5x retail copay

(1) Charter requires a PCP election at time of enrollment and referrals from your PCP for any specialty care. (2) Services received at urgent care may be subject to deductible and coinsurance. (3) An alternate facility is a center/facility that is not associated with a hospital and not billed by a hospital tax ID. A list of alternate facilities is located on the [Jeffco Employee Network \(J.E.N.\)](#).

Note: Some specialty drugs will only be available through the OptumRx Specialty Pharmacy Program.

## UnitedHealthcare Medical Plan Costs

The amounts listed below are the rates you pay per month. Benefit deductions are only taken out of 24 paychecks per calendar year. You will receive two premium holidays (no benefit deductions) per calendar year. If you qualified for the wellness program incentive for 2019, your medical plan costs will be \$240 less than the rates listed below over the course of the year.



UNITEDHEALTHCARE MEDICAL PLANS	Employee Only		Employee + Spouse <sup>1</sup>		Employee + Child(ren)		Family <sup>1</sup>	
	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays
<b>Elk Meadow</b>	\$536.10	\$237.88	\$956.30	\$591.64	\$860.68	\$532.48	\$1,456.20	\$865.72
<b>Table Mountain</b>	\$520.76	\$140.76	\$951.12	\$371.92	\$856.00	\$334.72	\$1,445.24	\$539.30
<b>Charter</b>	\$511.26	\$91.38	\$924.26	\$281.02	\$831.84	\$252.92	\$1,402.00	\$405.92

(1) Please contact Human Resources at 303-271-8404 for eligibility and taxability of benefits when enrolling a domestic or civil union partner. Under federal law, domestic and civil union partners do not share the same status and corresponding tax benefits as those of a legal spouse.

# Kaiser Permanente Medical Insurance Plans

The coinsurance amounts listed below reflect the amount you pay after the deductible is met. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Deer Trail In Network ONLY	Pine Valley In Network ONLY
<b>Calendar Year Deductible</b> Individual/Family	\$500/\$1,000	\$750/\$1,500
<b>Out-of-Pocket Maximum</b> Individual/Family	Includes deductible, copays (including prescription drug copays), and coinsurance	
	\$3,000/\$6,000	\$4,250/\$8,500
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100%
<b>Physician Services</b>		
Primary Care Physician	\$10 copay	\$30 copay
Specialist	\$30 copay	\$50 copay
Urgent Care <sup>1</sup>	\$30 copay	\$50 copay
Phone and Email Visits	Plan pays 100%	Plan pays 100%
Video Visits <sup>2</sup>	\$10 copay/\$30 copay	\$30 copay/\$50 copay
<b>Lab/X-Ray</b>		
Diagnostic Lab/X-Ray	Plan pays 100%	Plan pays 100%
Therapeutic Lab/X-Ray	\$30 copay	\$50 copay
High-Tech Services (MRI, CT, PET)	\$200 copay	\$200 copay
<b>Hospital Services</b>		
Inpatient	You pay 15% after ded.	You pay 25% after ded.
Outpatient/Ambulatory Surgery <sup>3</sup>	You pay 15% after ded.	You pay 25% after ded.
<b>Outpatient Alternate Facility<sup>4</sup></b>	N/A	N/A
<b>Emergency Room</b>	\$200 copay	\$250 copay
<b>Mental Health and Substance Abuse Services</b>		
Inpatient	You pay 15% after ded.	You pay 25% after ded.
Outpatient	\$10 copay	\$30 copay
<b>Prescription Drugs</b> (up to 30-day supply)		
Generic	\$10 copay	\$10 copay
Preferred Brand	\$40 copay	\$40 copay
Non-Preferred Brand	\$75 copay	\$75 copay
Specialty	20% to \$250	20% to \$250
Mail Order (up to 90-day supply)	2x retail copay	2x retail copay

(1) Services received at urgent care may be subject to deductible and coinsurance. (2) The copay for video visits varies based on whether your visit is with a PCP or specialist. (3) Kaiser Outpatient and Ambulatory services must be performed in Denver at the Franklin Medical Center or in Lafayette at the Rock Creek Medical Center. (4) An alternate facility is a center/facility that is not associated with a hospital and not billed by a hospital tax ID. A list of alternate facilities is located on [J.E.N.](#)

## Kaiser Permanente Medical Plan Costs

The amounts listed below are the rates you pay per month. Benefit deductions are only taken out of 24 paychecks per calendar year. You will receive two premium holidays (no benefit deductions) per calendar year. If you qualified for the wellness program incentive for 2019, your medical plan costs will be \$240 less than the rates listed below over the course of the year.



KAISER MEDICAL PLANS	Employee Only		Employee + Spouse <sup>1</sup>		Employee + Child(ren)		Family <sup>1</sup>	
	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays
<b>Deer Trail</b>	\$528.82	\$198.26	\$944.62	\$509.52	\$850.16	\$458.56	\$1,437.38	\$743.84
<b>Pine Valley</b>	\$510.44	\$85.52	\$923.80	\$268.12	\$831.42	\$241.30	\$1,402.44	\$385.44

(1) Please contact Human Resources at 303-271-8404 for eligibility and taxability of benefits when enrolling a domestic or civil union partner. Under federal law, domestic and civil union partners do not share the same status and corresponding tax benefits as those of a legal spouse.

# Know Where to Seek Care

When facing an unexpected medical condition, you may think of going to the emergency room first. But this may not be your best choice. At the emergency room (ER), true emergencies are treated first, and other cases must wait—sometimes for hours. And it will cost you more to get care at the ER than at your physician’s office or urgent care center.

If you are not sure where you should receive treatment, start by calling your primary care physician (PCP). Your PCP can help you assess the urgency of your medical problems and direct you to the best place to receive care. In the case of a true medical emergency, call 911.

← LEAST EXPENSIVE

MOST EXPENSIVE →



## Virtual Visit



## PCP Office Visit



## Urgent Care



## Emergency Room



### Greatest Savings!

Employees enrolled in a Jefferson County medical plan have 24/7 access to licensed physicians. Virtual visits are an easy way to get care when your doctor’s not in.

The doctors can treat you right from your phone, tablet, or computer. It’s more convenient than urgent care—no driving and no waiting.

#### Schedule a visit for non-urgent matters such as:

- Cold and flu symptoms
- Allergies
- Sinus infections
- Bronchitis
- Urinary tract infections
- Diarrhea

If it’s not urgent, it’s usually best to go to your primary care physician. He or she can provide follow-up care and refer you to a specialist, if needed.

#### Visit your doctor for:

- Preventive care
- Height and weight check
- Blood pressure check
- Annual flu shot and other immunizations
- Non-emergency illnesses
- Coughs or the flu lasting more than a few days
- Minor cuts that may need a few stitches

Sometimes you may need care fast. If your primary care physician is unavailable, try a network urgent care center, which will be faster and less expensive than the ER.

#### An urgent care center is prepared to treat things like:

- Sore throats
- Rashes
- Sprains
- Strains
- Small cuts
- Minor infections
- Minor broken bones (e.g., finger)

In the case of a true medical emergency, go to the ER or call 911.

#### Seek immediate attention at an ER for:

- Chest pain
- Sudden weakness or trouble talking
- Difficulty breathing
- Major broken bones
- Major burns
- Sudden change in vision
- Heavy bleeding
- Large open wounds

It’s easy to confuse a freestanding emergency room with an urgent care facility; pay close attention when you are seeking care. At a freestanding ER, you may end up paying 4 to 5 times more for care.

Your cost:  
**\$**

Your cost:  
**\$\$**

Your cost:  
**\$\$\$**

Your cost:  
**\$\$\$\$**



### Did You Know?

By choosing lower-cost care options, you are directly impacting Jefferson County’s utilization—the lower our utilization, the lower our premium rates. Remember to seek care wisely!



# Practice Prevention



## Are you up to date on your preventive care?

The Jefferson County medical plans cover preventive care at 100%. This includes routine screenings and checkups, as well as counseling to prevent illness, disease, or other health problems.



Talk to your primary care physician to find out which screenings, tests, and vaccines are right for you, when you should get them, and how often. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam.



## Have you been to your dentist recently?

Your dentist does more than just keep your smile attractive. Regular dental visits are essential for maintaining healthy teeth and gums. By looking in your mouth, your dentist can tell a lot about your overall health, including whether or not you may be developing a disease like diabetes, heart disease, kidney disease, and some forms of cancer.



## Is an annual eye exam really necessary? Yes!

Just by examining your eyes, your eye doctor can find warning signs of high blood pressure, diabetes, and other health problems. Even if you have perfect vision, an annual eye exam is important because many eye diseases have no warning signs and can only be detected during an exam.

As Jefferson County's insurance costs continue to increase, we all need to be aware of cost containment strategies with the intent to lower our overall premiums.

- Did you know that when you use the emergency room for non-emergency services, that the costs to the plan are more than tripled?
- Did you know that you can save time and money by using virtual visits to consult with a doctor over the phone as opposed to visiting urgent care?

How we use our medical insurance coverage directly correlates to the cost of the insurance premiums we pay.

# Learn the Lingo



- **Deductible:** The amount that you must pay each year for certain covered health or dental services before the plan will begin to pay.
- **Copayment:** A fixed dollar amount that you may pay for certain covered medical or vision services. Typically, your copay is due up front at the time of service. For example, all medical plan members pay a copay for in-network primary care visits.
- **Coinsurance:** After you meet your deductible, you pay coinsurance for some covered health care services. For example, if the health plan's allowed amount for lab work is \$100 and your coinsurance is 15%, once you meet your deductible, you pay 15% of \$100, which is \$15. The health plan pays the remaining \$85.
- **Out-of-Pocket maximum:** The most you will pay for covered health services during the year. Copays, deductibles, and coinsurance payments count toward the out-of-pocket maximum. Once you meet your out-of-pocket maximum, your insurance plan will pay 100% of covered health services for the remainder of the year.
- **Explanation of benefits (EOB):** The statement sent to a health plan member after services have been received. An EOB lists the services received, amounts paid by the plan, and the total amount billed to the member (patient).
- **Premium:** The amount that you pay out of your paycheck in order to be covered by a plan.

# myuhc.com Member Website

## Sign Up When Your Coverage Begins

It only takes a minute to set up your account. When you do, you will get 24/7 access to a personalized website that helps you manage your health plan and your health information.



### Virtual Visits

When you need care for minor medical concerns, a virtual visit lets you see a doctor on your mobile device or computer.

## Check in on Your Costs—Pay Up To 36% Less For Care

When you are deciding where to go for care, it helps to take a look at cost, as well as quality and convenience. Often, you can get the care you need—and save money at the same time.



**With the cost transparency tools, it's simple to see your health care costs up close. Visit [myuhc.com](https://myuhc.com) or the Health4Me app to:**

- Look up the care you need, like an MRI or prescription medication.
- Get an average health care estimate for that kind of care in your area.
- Search through all network providers so you can compare quality of care and cost ratings before you choose where to go for your appointment.
- Get a personalized health care cost estimate based on your specific doctor, clinic, pharmacy, hospital, and health plan.



# kp.org Member Website

## Manage Your Health on Your Time with My Health Manager

**kp.org** is your connection to great health and exceptional care. You can securely access many time-saving tools and resources to help you manage your health and keep you feeling your best.

## Health Care Options That Fit Your Lifestyle

### In Person

- Make an appointment to see your doctor. KP makes every effort to get you a same-day, in-person appointment with your personal physician when you need care.

### Virtual Options

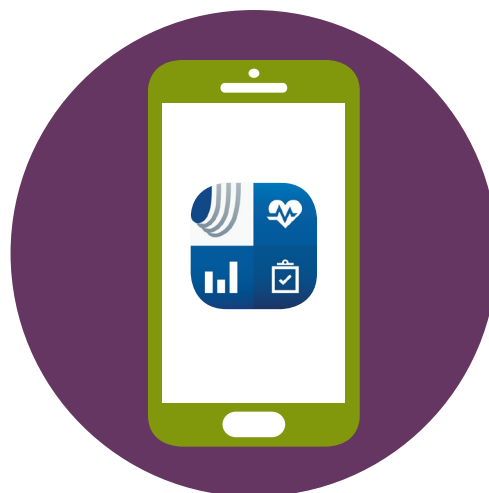
- **Phone visits:** Save yourself an office visit by scheduling a call with the doctor. Call 303-338-4545 to request a phone visit.
- **Video visits:** See your doctor from your home, office, or really anywhere with a video visit. Call 303-338-4545 to request a video visit.
- **Email:** Log into **kp.org** to email your doctor's office with non-urgent medical questions.
- **E-visits:** Online medical consultation with a KP registered nurse for medical conditions such as nausea, vomiting, diarrhea, urinary tract infections, and sinus infections. E-visits are available 24/7. To initiate a visit, log into **kp.org** and select "Appointment Center."
- **Chat online:** Connect with a KP doctor for medical advice in real time by logging into **kp.org** and clicking "Launch Chat."

# UHC Mobile App

## Health4Me Mobile App

UHC members, access the **Health4Me** app to:

- Find network doctors and compare costs.
- See what's covered by your plan.
- View claim details and account balances.
- Print a temporary ID card.
- Get a list of covered prescription drugs.

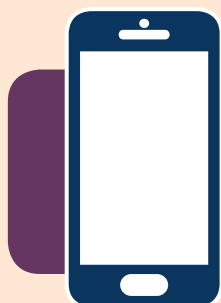


# Kaiser Mobile App

## KP Mobile App

Kaiser members, access the **KP** app to:

- View most lab results.
- Refill most prescriptions.
- Request and cancel routine appointments.
- Email your doctor's office.
- View your benefits.
- Pay bills online.
- See what screenings, tests, and immunizations you may be due for.
- Manage a family member's health care.



Download the UHC and KP mobile apps by visiting the App Store or Google Play.

## Choose Well...Live Well Jefferson County Employee Wellness Program



Be Active



Watch your Weight



Eat Smart



Have a Healthy Heart



Stress Less



Practice Prevention

## Employee Wellness

We are committed to investing in the wellness of our employees, and look forward to continually growing our wellness program.

### 2019 Program Details

In 2019, employees enrolled in a medical plan will be eligible to participate in the wellness program and have the opportunity to earn lower medical contributions for 2020. Spouses who are enrolled in a medical plan will also have the chance to participate in wellness activities.



Explore our wellness programs at **InsideJeffco**, for more insightful and fun information. Questions? Call 303-271-8416 or send an email to [wellness@jeffco.us](mailto:wellness@jeffco.us).

### We support a healthy lifestyle for employees and their families by providing:

- Preventive care paid at 100% under the medical plans.
- Onsite biometric health screenings.
- Health and nutrition education.
- Health and fitness coaching.
- Healthy activities.
- Wellness challenges.
- Financial well-being.
- Work/life integration.

Healthy living discounts and more details are available on **J.E.N.**



### On-Site Fitness Centers

Complete the "Release of Liability Waiver" and return it to Human Resources to gain access to the Jefferson County employee fitness centers. Fitness center hours and amenities vary by location.

#### Fitness centers are located at:

- Courts and Administration Building.
- Human Services Building.
- Bradford Building.
- Parfet Building.
- Evergreen Road & Bridge.

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all enrolled employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources at 303-271-8404 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.




# Dental Insurance Plans

Jefferson County offers two dental insurance plan options through Delta Dental of Colorado.

Both plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a **Delta Dental PPO** or **Premier** network provider. Locate a network provider at [www.deltadentalco.com](http://www.deltadentalco.com).



**Save money by choosing a Delta Dental Provider!**

PPO NETWORK 		PREMIER NETWORK 		OUT OF NETWORK 	
Estimated charge	\$1,200.00	Estimated charge	\$1,200.00	Estimated charge	\$1,200.00
Maximum allowed fees	\$850.00	Maximum allowed fees	\$975.00	Maximum allowed fees	\$1,100.00
Amount Delta Dental pays	\$425.00	Amount Delta Dental pays	\$487.50	Amount Delta Dental pays	\$550.00
Total amount you pay	\$425.00	Total amount you pay	\$487.50	Total amount you pay	\$650.00
<b>You save</b>	<b>\$225.00</b>	<b>You save</b>	<b>\$163.50</b>	<b>You save</b>	<b>\$0.00</b>

The coinsurance amounts listed below reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Higher cost per paycheck.	Reynolds	Pioneer
<b>Annual Deductible</b> Individual/Family		\$50/\$150	\$50/\$150
<b>Annual Benefit Maximum</b>	Higher annual benefits max.	\$2,000	\$1,000
<b>Preventive Care</b> (Routine exams, cleanings, x-rays, fluoride application, and sealants)		100%	100%
<b>Basic Restorative Care</b> (Fillings, extractions, oral surgery, root canal therapy, general anesthesia, periodontics, and endodontics)		You pay 10% after ded.	You pay 20% after ded.
<b>Major Restorative Care</b> (Crowns, dentures, partials, bridges, and implants)		You pay 40% after ded.	You pay 50% after ded.
<b>Orthodontia Services</b>	Includes coverage for Orthodontia.	50%	Not covered
<b>Orthodontia Lifetime Maximum</b>		\$1,500	N/A

Note: You will not receive an ID card for your dental coverage. Please provide your dentist with group number (#1204) at time of visit.

## Dental Plan Costs

The amounts listed below are the rates you pay per month. Benefit deductions are only taken out of 24 paychecks per calendar year. You will receive two premium holidays (no benefit deductions) per calendar year.

DELTA DENTAL DENTAL PLANS	Employee Only		Employee + Spouse <sup>1</sup>		Employee + Child(ren)		Family <sup>1</sup>	
	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays
<b>Reynolds</b>	\$29.74	\$15.68	\$56.82	\$35.06	\$50.16	\$31.52	\$78.04	\$49.04
<b>Pioneer</b>	\$29.74	\$6.58	\$56.80	\$15.78	\$50.18	\$15.16	\$78.04	\$23.60

(1) Please contact Human Resources at 303-271-8404 for eligibility and taxability of benefits when enrolling a domestic or civil union partner. Under federal law, domestic and civil union partners do not share the same status and corresponding tax benefits as those of a legal spouse.

# Vision Insurance Plans

Jefferson County offers a vision insurance plan through VSP. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a VSP network provider at [www.vsp.com](http://www.vsp.com) and search the VSP Choice network.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.



Summary of Covered Benefits	VSP Vision Plan	
	In Network	Out of Network <sup>1</sup>
<b>Eye Exam</b> (every calendar year)	\$10 copay	Reimbursement up to \$45
<b>Standard Plastic Lenses</b> (every calendar year) Single/Bifocal/Trifocal	\$10 copay	Reimbursement up to \$30/\$50/\$65
<b>Frames</b> (every calendar year)	\$160 allowance + 20% savings on balance <sup>2</sup>	Reimbursement up to \$70
<b>Contact Lens Fitting and Evaluation</b>	Up to \$60 copay	N/A
<b>Elective Contact Lenses</b> (every calendar year in lieu of lenses and/or frames)	\$160 allowance	Reimbursement up to \$105
<b>Diabetic Eyecare Plus Program</b> (as needed)	\$20 copay	N/A

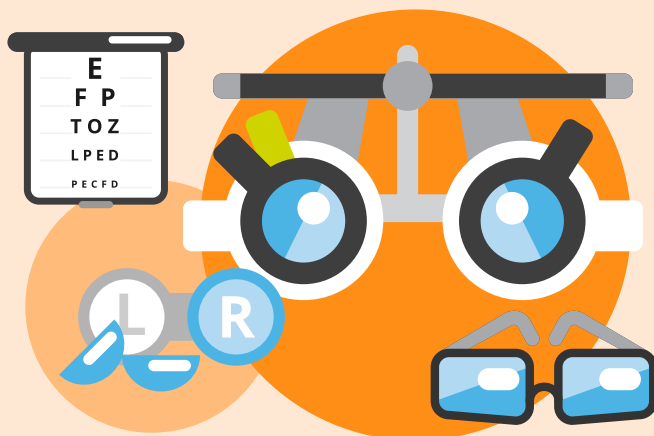
(1) If you choose an out-of-network provider, you will need to submit for reimbursement. (2) VSP members will get an extra \$20 when choosing featured frame brands. Visit [www.vsp.com](http://www.vsp.com) for a listing.

## Vision Plan Costs

The amounts listed below are the rates you pay per month. Benefit deductions are only taken out of 24 paychecks per calendar year. You will receive two premium holidays (no benefit deductions) per calendar year.

VSP VISION PLANS	Employee Only		Employee + Spouse <sup>1</sup>		Employee + Child(ren)		Family <sup>1</sup>	
	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays	County Pays	Employee Pays
<b>Vision</b>	\$3.92	\$3.92	\$7.82	\$7.82	\$8.38	\$8.38	\$13.40	\$13.40

(1) Please contact Human Resources at 303-271-8404 for eligibility and taxability of benefits when enrolling a domestic or civil union partner. Under federal law, domestic and civil union partners do not share the same status and corresponding tax benefits as those of a legal spouse.



The vision plan includes the VSP Diabetic Eyecare Plus Program. This program includes eyecare services for diabetic eye disease, glaucoma, and age-related macular degeneration (AMD).

Learn more about the VSP Diabetic Eyecare Plus Program at [www.vsp.com](http://www.vsp.com).



# Flexible Spending Accounts

## Things to consider before contributing to an FSA:

- Health care and dependent care FSA dollars are use it or lose it (no roll over allowed). However, you have an additional two and a half months (to March 15, 2020) to incur expenses after the end of the plan year. Expenses must be incurred by March 15, 2020, and claimed by March 31, 2020.
- Transportation FSA claims must be submitted for reimbursement within 180 days of the date you incur the expense.
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event (does not apply to the transportation FSA).



For more information about FSAs, visit [www.24hourflex.com](http://www.24hourflex.com) or J.E.N.

20%  
OFF

### Get a Discount on Eligible Expenses

When you spend your FSA dollars, it's like using a 20% off coupon for your expenses.<sup>1</sup> That is because you don't pay taxes on your FSA contributions. For example, when you receive a \$400 bill from your doctor and you pay with your health care FSA, you are saving between \$80 and \$100 dollars based on your tax rate.

Find out how much you can save at <http://24hourflex.com/tax-savings-calculator/>



#### Health Care FSA:

Maximum contribution is \$2,700.

SAVE  
\$540  
PER  
YEAR<sup>1</sup>



#### Dependent Care FSA:

Maximum contribution is \$5,000.

SAVE  
\$1,000  
PER  
YEAR<sup>1</sup>



#### Transportation Care FSA:

Maximum contribution is \$265 per month.

SAVE  
\$636  
PER  
YEAR<sup>1</sup>

(1) Percentage varies based on your tax bracket.

# Flexible Spending Accounts



Jefferson County offers four flexible spending account (FSA) options—the health care FSA, the dependent care FSA, the transportation FSA, and the adoption assistance FSA—which allow you to pay for eligible expenses with pre-tax dollars. The FSAs are administered by 24HourFlex.

Log into your account at [www.24hourflex.com](http://www.24hourflex.com) to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.



**FSA elections do not roll over. You are required to make new elections every year.**



## Health Care FSA

The health care FSA allows you to set aside money to pay for eligible out-of-pocket expenses, such as deductibles, copays, and other health-related expenses, that are not paid by the medical, dental, or vision plans.

Use it or lose it!  
Submit claims within 90 days.

**The health care FSA minimum contribution is \$120; the maximum contribution is \$2,700 for the 2019 plan year.**



## Dependent Care FSA

The dependent care FSA allows you to set aside money from your paycheck for day care expenses to allow you and your spouse to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of eligible expenses are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by care provider).

Use it or lose it!  
Submit claims within 90 days.

**You may contribute up to \$5,000 to the dependent care FSA for the 2019 plan year if you are married and file a joint return or if you file a single or head of household return.** If you are married and file separate returns, you can each elect \$2,500 for the 2019 plan year. The minimum contribution is \$120.



## Transportation FSA

The transportation FSA allows you to set aside money from your paycheck to pay for expenses associated with commuting to work such as bus or RTD Light Rail passes or payments for DRCOG vanpool rides.

Submit claims within 180 days.

**You may contribute up to \$265 per month to your transportation FSA in 2019. The minimum contribution is \$120 per year.** You may change your transportation FSA contribution on a monthly basis



## Adoption Assistance FSA

The adoption assistance FSA allows you to set aside money from your paycheck to pay for expenses that you incur in the process of legally adopting an eligible child, including adoption fees, court costs, attorney fees, and related travel costs.

Use it or lose it!

**The adoption assistance FSA maximum contribution is \$13,570 for the 2019 plan year.**



# Life and AD&D Insurance

Life and accidental death and dismemberment (AD&D) insurance is an important element of your income protection planning, especially for those who depend on you for financial security.



**Is your beneficiary information up to date?**



If not, contact Human Resources.

If you choose coverage for your family, you will automatically be the beneficiary.

## Basic Life and AD&D Insurance

For your peace of mind, Jefferson County provides basic life and AD&D insurance to all eligible employees **at no cost** to you through Cigna. In the case of an accidental death, your beneficiary would receive both the life benefit and the AD&D benefit.

- **Benefit amount:** 2x your annual salary up to \$200,000.

## Supplemental Life Insurance

Jefferson County provides you the option to purchase supplemental life insurance for yourself, your spouse, and your dependent children through Cigna. You must purchase coverage for yourself in order to purchase coverage for your spouse and/or dependent children.

- **Employee:** \$10,000 increments up to \$400,000; guarantee issue: \$150,000.
- **Spouse:** \$10,000 increments up to 100% of the employee's election; guarantee issue: \$20,000
- **Dependent children:** Birth through the end of the year in which a child turns 26: \$5,000 or \$10,000; guarantee issue: \$10,000

If you elect coverage when first eligible, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Cigna. Benefits will reduce by 65% at age 70, to 45% at age 75, and to 30% at age 80.

## Supplemental Life Insurance Costs

Listed to the right are the monthly rates for supplemental life insurance. The amount you pay for supplemental life insurance is deducted from your paycheck on a post-tax basis. Spouse life rates are based on your spouse's age. Rates increase on the first of each year, and will reflect the age you or your spouse will turn within that year.

Age	Employee Rate Per \$10,000 of coverage	Spouse Rate Per \$10,000 of coverage	Child Rate Per \$5,000 of coverage
<30	\$0.80	\$0.80	\$0.75
30-34	\$0.80	\$0.80	
35-39	\$1.10	\$1.10	
40-44	\$1.60	\$1.60	
45-49	\$2.50	\$2.50	
50-54	\$3.80	\$3.80	
55-59	\$6.40	\$6.40	
60-64	\$7.30	\$7.30	
65-69	\$14.30	\$14.30	
70-74	\$25.00	\$25.00	
75+	\$45.00	\$45.00	



**How much life insurance do you need?** Jefferson County provides basic life insurance as part of your benefits, but depending on your personal situation, that might not be enough coverage for your needs. Use the calculator at [www.cigna.com/healthwellness/tools/life-needs](http://www.cigna.com/healthwellness/tools/life-needs) to find the right amount of coverage for you.



# Disability Insurance

## Short-Term Disability Insurance

Jefferson County provides short-term disability insurance to benefit-eligible employees **at no cost** to you through Cigna. Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income.



**Jefferson County provides disability insurance to eligible employees at no cost.**

- **Benefit:** 66⅔% of base weekly pay up to \$1,385 per week (benefit is taxable).
- **Class 1 elimination period** (for employees who accrue sick and vacation time): You must be continuously disabled for 15 calendar days or exhaust your sick leave, whichever is greater
- **Class 2 elimination period** (for employees who accrue PTO): You must be continuously disabled for 15 calendar days and exhaust your FMLA/medical banks (as applicable) **and** use PTO days until your PTO balance is 14 work days
- **Benefit duration:** Up to 26 weeks

Please contact Human Resources for more information about this plan.

## Long-Term Disability Insurance

Jefferson County provides long-term disability insurance to eligible employees working 35 hours per week or more **at no cost** to you through Cigna. Long-term disability insurance is designed to help you meet your financial needs if your disability extends beyond the short-term disability period. Benefits will be reduced by other income.

- **Benefit:** 66⅔% of base monthly pay up to \$6,000 per month (benefit is taxable)
- **Elimination period:** 182 days
- **Benefit duration:** Social security normal retirement age

Please contact Human Resources for more information about this plan.



## MetLife Home and Auto Insurance

You have the option to purchase auto and home insurance at discounted group rates through MetLife.



**Contact MetLife at 800-438-6388 for more information.**



# Retirement Savings Plans

## Start Saving Today

Waiting just one year to start saving and investing in a voluntary retirement savings plan could cost you more than you might think. The sooner you start to save and invest, the sooner your money can start working for you. Start your journey to retirement savings today!

## Easy Trade-Offs Lead to More Savings

Looking for an easy way to start contributing more to your retirement savings plan? Cut out just one (or two) of the items below per week and put that money toward your retirement savings. After 35 years, assuming investment returns of 6% per year, that money will grow substantially.



Today \$5 coffee =  
\$29,761 in 35 years



Today \$6 beer =  
\$35,714 in 35 years



Today \$10 lunch =  
\$59,523 in 35 years



\$30 shopping trip =  
\$178,569 in 35 years

## Overcome The Roadblocks

### ROADBLOCK 1: I don't understand investing.

You don't need to be an expert to save for your future. Each plan provides guidance, education, tools, and ongoing support you need to become comfortable with investing. The plans offer investment options for the hands-on investor, hands-off investor, and those who are in between.

### ROADBLOCK 2: I can't afford to save.

You can't afford not to save, especially when you realize what a big difference small contributions can make. Let's say you start by putting just 1% of your salary in your savings plan. You might barely notice the difference in your paycheck. But when you get your year-end account statement, you'll see that you contributed \$300.

### ROADBLOCK 3: I have plenty of time.

When you are young is the perfect time to start saving. Thanks to the potential of compounded earnings, the money you save can multiply many times over in the years between now and retirement.



## Before-Tax Contributions vs. After-Tax Contributions

Both voluntary plans offer you the option to contribute on a before-tax or after-tax Roth basis.

Before-tax contributions come out of your pay before income taxes are taken out. If you choose to take advantage of the after-tax Roth option, you'll pay taxes on your contributions, but your future distributions (money you withdraw, and any return on those investments) are not taxed.

### Roth 457 Plan Option

A Roth 457 after-tax provision is available through CCOERA and Nationwide's 457 Deferred Compensation Plan. Contribute via regular (before-tax) contributions, Roth (after-tax) contributions, or a combination of both. The combined total of both contribution types cannot exceed \$19,000 (or \$24,500 for employees age 50 and older).



# Retirement Savings Plans

Jefferson County offers three retirement savings plans. As a Jefferson County employee, you are required to contribute to the 401(a) Retirement Savings Plan. Depending on your retirement goals, you may want to save additional money in a voluntary plan offered through Jefferson County.

## 401(a) Retirement Savings Plan

401(a) contributions are mandatory and will begin on your first paycheck. **You have a one-time irrevocable election—you choose your contribution and the matching Jefferson County contribution.** If you elect 6%, Jefferson County contributes 6%; if you elect 7%, Jefferson County contributes 7%; and if you elect 8%, Jefferson County contributes 8%.

Note: JSCO Sworn Personnel may elect 6%, 7%, 8%, or 9%, which is matched by Jefferson County.

## Social Security and Medicare

In addition, Social Security and Medicare provide federal government benefits for retirement.

- **Both you and Jefferson County make equal contributions to Social Security (each contribute 6.2%) and Medicare (each contribute 1.45%) for a total contribution of 15.3% each paycheck.** These contributions (referred to as FICA) provide for future retirement and Medicare benefits. Additionally, Social Security provides disability and survivor benefits should the situation arise.
- Each pay period, you set aside part of your income through FICA payroll deductions and Jefferson County pays the federal government an equal FICA contribution.

Note: Please refer to your plan documents for further details about retirement benefits. You can also contact Human Resources if you have any questions. Limits are subject to change in accordance with Federal mandates.

# Voluntary Plan Options

## 457 Retirement Savings Plan

If you choose not to contribute the maximum amount to the 401(a) plan, you are also eligible for a County match on your 456 contribution to bring you up to the maximum match available. For most employees, the maximum matching contribution is 8% (it is 9% for Sheriff's Office Sworn Personnel). As a reminder, the total match from the County is a combination of the 401(a) match and any applicable 457 plan match.

You may choose to invest with either Colorado County Officials and Employees Retirement Association (CCOERA) or Nationwide. You may defer up to 100% of your taxable annual salary, not to exceed a maximum annual dollar amount of \$19,000 (or \$24,500 for employees age 50 or older).

## Investing Your Account

You can invest your account in one or more of the various plan funds offered through the plan administrators. Details about the available funds can be found in your savings plan enrollment package. We encourage you to review and update your investment allocations as needed.



### Plan carefully!

**Your 401(a) contribution amount cannot be changed at a later date.**

You can also choose to contribute more of your pay on a post-tax basis. This amount will not be matched by Jefferson County.



### Remember!

**You can change your beneficiary, review your retirement investment allocations, and make updates at any time by visiting [www.ccoera.org](http://www.ccoera.org) and/or [www.nrsforu.com](http://www.nrsforu.com).**



## Paid Time Off

Employees hired after January 7, 2018 accrue paid time off that can be used for personal leave, sick leave, or vacation leave. Accrual is based on years of service, as illustrated in the table below. Additionally, you have the opportunity to carry over unused hours from year to year.

Years of Service	PTO Hours	Maximum Carry-Over
<b>0-5 years</b>	160 hours	210 hours
<b>6-10 years</b>	184 hours	240 hours
<b>11-15 years</b>	208 hours	270 hours
<b>16+ years</b>	232 hours	300 hours

Note: Employees are also eligible for 40 additional PTO hours for bereavement leave per year.

Employees hired before January 7, 2018, may be grandfathered into the prior sick and vacation time policy. Please contact Human Resources for additional information.

## 2019 Holidays

Jefferson County observes paid holidays each calendar year. The number of holidays may vary slightly for Elected Officials' employees.

- New Years Day (Tuesday, January 1)
- Martin Luther King Jr. Day (Monday, January 21)
- Presidents' Day (Monday, February 18)
- Memorial Day (Monday, May 27)
- Independence Day (Thursday, July 4)
- Labor Day (Monday, September 2)
- Columbus Day (Monday, October 14)\*
- Veteran's Day (Monday, November 11)
- Thanksgiving Day (Thursday, November 28)
- Day after Thanksgiving (Friday, November 29)
- Christmas Day (Wednesday, December 25)

\*Floating Holiday.

## Leave Information



### Family Medical Leave Act (FMLA)

Employees who have worked one year, and 1,250 hours in the previous 12 months, are provided up to 12 weeks per rolling year of job protection. FMLA can be used for an employee, parent, spouse, or child who has a serious health condition or a military special leave entitlement.



### Workers' Compensation

Jefferson County employees are covered by workers' compensation insurance if they are injured or disabled on the job. The cost is paid by Jefferson County. Workers' compensation is administered by risk management.



### Other Leaves

Please refer to section 6 of the personnel rules policy for information regarding medical, bereavement, military, injury, court, and other leaves.



## Employee Life Assistance Program



Employee life assistance program (ELAP) services are provided to you and your household members **at no cost** through Cigna.

The ELAP gives you access to services designed to enhance your personal and professional well-being.

- You each receive up to three face-to-face counseling sessions, per incident, per year **at no cost**.
- No personal information is ever shared with Jefferson County.
- In addition, you can receive unlimited phone consultations, referrals, and information on a variety of matters to help you balance you work/life needs.



Call the ELAP 24/7 at 800-538-3543 or visit [www.cignabehavioral.com/cgi](http://www.cignabehavioral.com/cgi).



The ELAP also provides discounts for weight loss, nutrition, fitness, vision and hearing care, tobacco cessation, alternative medicine, and wellness products.

Visit [www.cignabehavioral.com/cgi](http://www.cignabehavioral.com/cgi) for more information.

# Cigna Secure Travel

Eligible employees have access to the Cigna secure travel program **at no cost**. This program offers enhanced worldwide travel assistance and protection. A full range of 24-hour medical, legal and travel assistance, emergency transportation, and personal security services are available to insured employees traveling more than 100 miles from home or internationally.



Contact Cigna at 888-226-4567 (from US and Canada) or 202-331-7635 (from all other locations) for more information.



## Additional Benefits



### Tuition Reimbursement

Tuition reimbursement is available for benefit-eligible employees who are attending an accredited college or university and are seeking a degree or completing job-related coursework (pre-authorization is required). The maximum reimbursement is \$2,000 per calendar year. Employees must provide proof of payment, a class description, and a grade report. **Contact Human Resources at 303-271-8404 for more information.**



### Service Awards

Jefferson County recognizes employees' years of service in increments of 5, 10, 15, 20, 25, 30, 35, and 40 years. Employees receive a gift of their choice from a service award catalogue. **Contact Human Resources at 303-271-8404 for more information.**



### Mediation Services

Resolve minor disputes with a co-worker or request assistance with team building. Any employee may request mediation without obtaining prior approval. **Contact mediation services at 303-271-5060 for more information.**



### Training and Development Classes

Training classes offered are considered to be job-related and are designed to enhance individual or group performance. Standard classes offered are focused on leadership, interpersonal skills, and development. Current class information is available on **J.E.N.**



### Jefferson County Employee Discounts

Jefferson County has worked with a number of local and national entities to offer various discounts. Please be sure to review them on the Benefits page of **J.E.N.**

# IMPORTANT CONTACT INFORMATION



## Questions About Your Benefits?

Contact Human Resources

**Phone:** 303-271-8404

**Email:** [HumanResources-Benefits@jeffco.us](mailto:HumanResources-Benefits@jeffco.us)

**Fax:** 303-271-8431

## Questions About Your Paycheck?

Contact Accounting/Payroll

**Phone:** 303-271-8565

**Email:** [Accounting-Payroll@jeffco.us](mailto:Accounting-Payroll@jeffco.us)

**Fax:** 303-271-8573

	Contact Number	Call For Help...	Website
<b>Medical</b> – UnitedHealthcare	Elk Meadow: 866-844-4864 Table Mountain: 866-844-4864 Charter: 877-805-1970	<ul style="list-style-type: none"> <li>Finding a provider</li> <li>Learning about your coverage</li> <li>Understanding your bill</li> </ul>	<a href="http://www.myuhc.com">www.myuhc.com</a>
<b>Medical</b> – Kaiser Permanente	800-632-9700		<a href="http://www.kp.org">www.kp.org</a>
<b>Dental</b> –Delta Dental of Colorado	800-610-0201		<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
<b>Vision</b> –VSP	800-877-7195		<a href="http://www.vsp.com">www.vsp.com</a>
<b>Flexible Spending Accounts</b> –24HourFlex	303-369-7886	<ul style="list-style-type: none"> <li>Accessing your funds</li> <li>Account balance issues</li> </ul>	<a href="http://www.24hourflex.com">www.24hourflex.com</a>
<b>Life and AD&amp;D Insurance</b> –Cigna	800-447-8221	<ul style="list-style-type: none"> <li>Filing a claim</li> <li>Claim updates</li> </ul>	N/A
<b>Disability Insurance</b> – Cigna	800-362-4462		<a href="http://www.cigna.com/diam">www.cigna.com/diam</a>
<b>Auto/Home Insurance</b> –MetLife	800-438-6388	<ul style="list-style-type: none"> <li>Purchasing coverage</li> </ul>	<a href="http://www.metlife.com/mybenefits">www.metlife.com/ mybenefits</a>
<b>Retirement Savings Plans</b> – CCOERA Nationwide	800-352-0313 877-677-3678	<ul style="list-style-type: none"> <li>Planning for retirement</li> <li>Account questions</li> </ul>	<a href="http://www.ccoera.org">www.ccoera.org</a> <a href="http://www.nrsforu.com">www.nrsforu.com</a>
<b>Employee Life Assistance Program (ELAP)</b> –Cigna	800-538-3543	<ul style="list-style-type: none"> <li>Life issues</li> </ul>	<a href="http://www.cignabehavioral.com/cgi">www.cignabehavioral.com/ cgi</a>

**Keep this page handy for quick reference throughout the year.**

Jefferson County complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

This brochure provides highlights of the benefits offered by Jefferson County. If there are inconsistencies between this Resource Guide and the SPDs or Plan Documents, the SPDs/Plan Documents will govern. Jefferson County reserves the right to modify, amend, or terminate any of the Benefit Plans, in whole or in part, with or without prior notice, at any time. This brochure does not serve as a contract or offer of employment. If you have questions, please contact Human Resources.

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